

STATE OF MISSISSIPPI

DeSoto COUNTY

THIS INDENTURE, made and entered into this 26th day of September, 1997, by and between
COLEMAN-HYNEMAN HOMES, LLC, A MISSISSIPPI LIMITED LIABILITY COMPANY

party of the first part, and

JEFFREY K. SMITH, unmarried

party of the second part,

WITNESSETH: That for and in consideration hereinafter expressed that said party of the
first part has bargained and sold and does hereby bargain, sell, convey and warrant
unto the said party of the second part the following described real estate, situated
and being in Southaven, County of DeSoto, State of Mississippi,
to-wit:

Lot 31, STONE CREEK SUBDIVISION Phase A of Plum Point Villages Planned Unit Development,
in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat
thereof recorded in Plat Book 52, Pages 34 - 35, in the office of The Chancery Clerk of
DeSoto County, Mississippi.

Being all or part of the same property conveyed to the grantor(s) herein by warranty deed
of record under Chancery Clerk's Book 306, Page 100, in said Chancery Clerk's Office.

TO HAVE AND TO HOLD the aforesaid real estate together with all the appurtenances and
hereditaments thereunto belonging or in any wise appertaining unto the said part of the
second part, as tenants by the entirety with right of survivorship in the longer liver,
his heirs, successors and assigns in fee simple forever.

The said part of the first part does hereby covenant with the said part of the second
part that he is lawfully seized in fee of the aforescribed real estate; that he has a
good right to sell and convey the same; that the same is unencumbered,
except for 1997 City of Southaven and 1997 DeSoto County Taxes, both not yet due and
payable; subject to deed restrictions of record in Book 306, Page 100; subdivision
restrictions, building lines and easements of record in Plat Book 52, Pages 34 & 35, Plat
Book 25, Pages 10 & 11 as amended in Book 195, Page 379; declaration of covenants,
conditions and restrictions of record in Book 297, Page 530 and Book 307, Page 331;
easement of record in Book 80, Page 311; bylaws of Homeowners Association in Book 185,
Page 793 as amended in Book 189, Page 741, Book 194, Page 517 and Book 195, Page 382; all
of record in the Chancery Clerk's Office of DeSoto County, Mississippi;

*Right of Way Easement of record in Book 295, Page 206 and Book 299, Page 702;

and that the title and quiet possession thereto he will warranty and forever defend against
the lawful claims of all persons.

IN CONSIDERATION for this conveyance is as follows: TEN DOLLARS (\$10.00) cash in hand
and other good and valuable considerations, receipt of which is hereby acknowledged.

The word "party" as used herein shall mean "parties" if more than one person or entity be
referred to, and pronouns shall be construed according to their proper gender and number
according to the context hereof.

WITNESS the signature of the said party of the first part the day and year first above
written.

STATE MS.-DESOTO CO. FILED

OCT 9 3 41 PM '97

BK 323 PG 221
W.E. DAVIS CH. CLK.

COLEMAN-HYNEMAN HOMES, LLC

BY:

JOHNNY COLEMAN, MEMBER

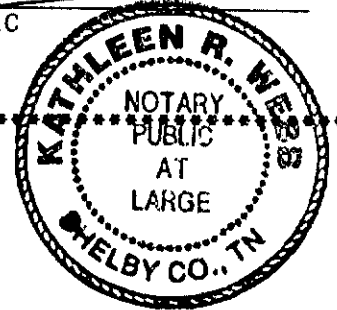
STATE OF TENNESSEE
COUNTY OF SHELBY

This day personally appeared JOHNNY COLEMAN, before, the undersigned authority in and for said State and County, then within named JOHNNY COLEMAN, known to me to be the MEMBER of COLEMAN-HYNEMAN HOMES, LLC, a Mississippi Limited Liability Company, who acknowledged that he signed and delivered the foregoing instrument on the day and year therein mentioned, for the purpose herein set forth, and in the capacity therein stated, for and on behalf of COLEMAN-HYNEMAN HOMES, LLC, after being duly authorized so to do.

Given under my hand and seal this 30th day of September, 1997.

My Commission Expires: March 14, 2000

NOTARY PUBLIC



TAX PARCEL NUMBER: 2073-0606.0-0031.0

GRANTOR'S MAILING ADDRESS:
COLEMAN-HYNEMAN HOMES, LLC

P.O. Box, 806
Olive Branch, MS 38654
Phone Number: 601-349-6050

GRANTEE'S MAILING ADDRESS:
JEFFREY K. SMITH

5469 Alexandria Lane
Southaven, MS 38671
Phone Number: Home: (901) 363-4060
Work: (901) 922-8425

PROPERTY ADDRESS: 5469 Alexandria Lane
Southaven, MS 38671

MAIL TAX BILLS TO: Union Planters National Bank
P.O. Box 2926
Memphis, TN 38101-2926

THIS INSTRUMENT PREPARED BY & RETURN TO:
KATHLEEN R. WEBB
6389 Quail Hollow Rd. Suite 102
Memphis, Tennessee, 38120
(901) 761-2850

TG File #: 380293

MD&W File #: 970869

(wd-ms2)